



SPOTLIGHT

NOVEMBER 2006 AMERICAN INCOME LIFE & NATIONAL INCOME LIFE VOL. 39 NO. 11



GAIN MOMENTUM...

RIGHT NOW

- Roger Smith - RIGHT NOW
- Remembering Joe Ward
- PVFC Bonus



FROM THE DESK OF:

Roger Smith
President & CEO
American Income Life
& National Income Life

Right Now!

I remember back in 2003 when I first read John Maxwell's chapter on the law of the Big Mo, thinking to myself, "Wow, that is what we have right now." But it was not until 2004 and 2005 when we went flat in sales and then started to decline that I began to understand how precious the commodity of momentum really is — how hard it was to get it started and how you must guard it with everything you have so not to lose it.

I remember in 1999-2000 feeling like I was trying to pull an 18-wheeler behind me. At first, I would pull but it wouldn't budge. In fact, at certain times it was pulling me backward. Then, slowly but surely, inch by inch, we started to get forward momentum.

By 2002-2003, I found myself having to jump out of the way; otherwise, I would be run over by that same 18-wheeler I could barely budge a few years earlier.

Today, I have almost the same feeling but with a few differences. First, we have become a lot larger than that 18-wheeler. In fact, it is more like a loaded-down freight train. Everyone is involved in moving this train — from each individual Agency to the Home Office personnel to the people at Torchmark. We have people in front pulling and people in back pushing, and this train is really starting to roll. I guarantee it will go faster and further than it has ever gone before.

The actions we have implemented this year have led us to a point where all arrows are pointing up. Our Agent count is the highest it has ever been, as is our four month retention and the amount of PR Reps in the field. Our coding is the highest it has ever been, and the past 3 months have been growth months. These are not the words of an optimist. They are plain facts and data.

AIL/NILICO is at a tipping point, and each and every one of you are about to ride this train, which brings me to our slogan for 2007 — **RIGHT NOW!** These two simple words determine our present,

future and past — our present because we can carry out our actions immediately; our future because the actions we do or don't do today determine what events happen in the future, and our past because we have to live with the results of our action or inaction. If an idea is good enough to get it done, then do it **right now!**

Let me ask you a question — what are you waiting on? What things are you not doing **right now** that are adding unneeded stress to your life? What things could you do **right now** that would change the momentum of your business? What things can you add on **right now** that gives you immediate growth?

Allow me to suggest some actions you could take **right now**. If you are an Agent, set your 2007 activity and production goals with your manager and add one more presentation each day to increase production **right now**. Cement a date for your next promotion and focus on your sale size. Strive to increase the amount of referrals you receive in each home.

PR Reps, you can immediately find ways to increase your activity. Increase your number of daily presentations and expand into new markets in your area. Tell a friend about the great PR opportunities we provide.

Leaders can promote within their hierarchy today. Increase your recruiting activity to ensure your Agency's growth **right now**. Find ways to increase your Agency's sales activity by having your Agents learn a new presentation from the Best Practices Training Manual. Put together a new bonus, something exciting and different — and announce it **right now**.

2007 is going to be a banner year for American Income and National Income. I know it, and you know it. You all know in your hearts how special this Company is, so now show it in your deeds. Most importantly of all, do it **RIGHT NOW!**



Dates to Remember

Wednesday, Dec 27, 2006

All business and PR credits must be at the Home Office to count for December production.

Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$1,106,264.88 in bonuses. For more information on the monthly bonuses, turn to Pages 12 and 16.

Required Retention Rate

Effective Jan. 1, 2006, to be eligible for bonuses and featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines. The rates listed below are for *Spotlight* recognition only. Net to Gross is used only during the Producer's first eight months.

Retention:	68%
Net to Gross:	78%

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2007 Awards Presentation, are: the top SGA from each category, the top two PR Managers, the top two PR Representatives from each category, the top RGA, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. You can view the 2007 Convention Qualifications online at ailife.com or nilife.com. *Check your production! If there is an asterisk by your position, you could be on your way to The Fairmont Scottsdale Princess! The convention will be held May 17-20, 2007.*

Congratulations are in Order!

Rae Duvauchelle, an Agent with the Rick Altig Agency, achieved \$100,000 of 13-month in force premium.

Garret Kun, a GA with the Fred Hadayia Agency, achieved \$100,000 of 13-month in force premium.

Eli McKenzie, an Agent with the Williams-Williams Agency, achieved \$100,000 of 13-month in force premium.

WECA Awards Laurie Onasch

PR Director Laurie Onasch has been awarded the **2006 WECA Champion Award** for her work with the *Wisconsin Early Childhood Association*.

In the announcement published in *WECA's* convention booklet, it states, "Laurie's efforts exemplify what we at *WECA* value so greatly: promoting excellence in early care and education, supporting professionalism among our members, and advocating for greater public investment in early childhood programs."

The announcement continues by saying, "She has brought enthusiasm and optimism to her relationship to *WECA*. She stays informed, challenges us to greater levels of involvement in our community, and supports the work of *Wisconsin Early Childhood Association*, personally and professionally. It is a pleasure to recognize her as a true *WECA* Champion."

We are so proud of Laurie's accomplishment. She responded by saying how nice it is to do what you love and people actually find you valuable.

Congratulations, Laurie!

Correction

Marcus Smith was not included on last month's Anniversary page. He has been with AIL for five years. Happy Anniversary, Marcus!

Founder's Club Outstanding Producers

October 2006

AGENT	SGA	TIMES QUALIFIED	TOTAL NET ALP	N/G ▲	RETENTION
Brian Allt	Imran Satti	1	\$52,947		78.3
Alex Bluhm	Jatoft-Foti	3	60,680		78.7
Samantha Chui	Williams-Williams	1	61,413		78.2

▲ Percentage of Net to Gross

Founder's Club Outstanding PR Reps

October 2006

AGENT	SGA	TIMES QUALIFIED	CARDS/GROUPS
Kelvin Mugeridge	Steve Friedlander	1	12,434

American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

Home Office

254-761-6400

Web sites

www.aillife.com

www.nilife.com

Recruiting Support:

www.aillife.com/rms

www.aillife.com/recruiting

SPOTLIGHT

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Promoted to 52.5 Percent Supervising Agent

Scott Abrams	Walter Durant	Steven Johns	Melissa Perez	Miranda Smith
Steven Arnowitz	Nadia Elhlimi	Scott Kuhlen	Bradley Pleasant	Vinnette Smith
Abdelhadi Badreddine	Scott Fenton	Tony Leonard	Joseph Price	Kevin Smyth
Michael Boyer	Edward Fitzgerald	Robert Liles	Timothy Quick	Clinton Talbert
Kiuaana Brantley	Matthew Gaona	Michael Little	Michael Quirk	Derek Tam
Cassius Caron	Stephen Gibson	Craig Miller	Rodney Reynolds	Aaron Tavizon
Kevin Citizen	Linda Grider	Donald Nelson	Jennifer Scalissi	Kanisha Thompson
Brian Clark	Daven Hermosura	Richard Newman	Wayne Schultz	Jennifer Vela
Adrian Collie	Devon Hill-Licklitter	Ronnie Newman	Cedric Scott	Grant Wahlig
Jessica Cruz	Robert Holmes	Eric Ohene-Bekoe	Heather Sisk	Kevin Wilson
Matthew Daley	Gloria Hopkins	Dawn Parsons	William Slattery	Monique Worotny
Jeffrey DiMedio	Ralph Jauregui	Tejal Patel	Laura Smith	

Promoted to 55 Percent Supervising Agent

Danielle Ballew	Grant Johnson	Michael Wells
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Promoted to 57.5 Percent General Agent

Gerald Bowdry	Gershon Klein	Jared Mlinarich	Agatha Safford	Renee Sturdivant	Laurence King
Bradley Ellison	Sabrina Lloyd	Adriann Morales	Daniel Strader	James Brenneis	Rosa Ngolo-Grubb
Jacob Garcia	James Milburn	John-Deane Nwafor	Craig Strompf	Daushel Henderson	Meredith West

Promoted to 60 Percent General Agent

Lorena Barriere	Ronald Rivera	Michael Vasu
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Promoted to Master General Agent

Alfred Brenner	Matthew Herrera	Stefanos LeBrasseur	Greg Prasker
Ted Corriveau	Shiwa Hollingsworth	Marissa Pascual	Susan Schreiber

Promoted to Regional General Agent

Mitchell Duplantis	Phillip LaCross
David Iriye	Tara Soderman

Way to Go!

Each month, we get to speak with successful people who take full advantage of the opportunity American Income, National Income and the State General Agents provide. This month is no different. The MGAs below have found the way to make their dreams come true, and they are more than happy to share their tips with you.



Ted Corriveau
The Jim Logan Agency
Promoted to MGA 10/06

"To succeed in the field, you need three things: persistence, dedication and a constant, uplifting attitude between yourself and your peers. No one can do this job entirely by themselves, so be sure to ask for help if you need it and provide help for others too."



Matthew Herrera
The Bill Jennings Agency
Promoted to MGA 10/06

"Take a pro-active approach to this business. It is up to you to go out there and make things happen. Develop a thick skin and be prepared for no shows or clients who cannot be insured. As long as you remain persistent, the law of averages are in your favor."



Shiwa Hollingsworth
The Rick Altig Agency
Promoted to MGA 10/06

"The secret to my success is the way I was raised. I was taught to get things done, and now I want to prove to people that I can. When you are in management, your people look up to you, and it is your duty to show them they can succeed as well. I plan to do just that."



Phillip LaCross
The Altig-Orlovic Agency
Promoted to RGA 10/06

"I remember something Rick Altig told me when I first started: if you stay here, work hard and build your business, everything you dream of will come true. Greatness requires sacrifice, but as long as you do everything your mentors teach you, you're guaranteed to succeed."



Stefanos LeBrasseur
The Rick Altig Agency
Promoted to MGA 10/06

"Believe in this opportunity and keep striving for success. There is a saying I go by: you will have everything you want if you give others what they want. We are in the business of helping people get not just what they want but what they need. Your good work will have its rewards."



Marissa Pascual
The Rick Altig Agency
Promoted to MGA 10/06

"Failure is never an option. Dreams can come true, as long as you are prepared to pay the price. You have to work hard to achieve your goals, but they are reachable. However, only the people who dare to dream will make those dreams become reality."



Greg Prasker
The Marc Rosen Agency
Promoted to MGA 10/06

"Put forth 100 percent, because you will always get what you put into it. Approach each appointment with confidence and knowledge, and follow your director's instruction. You will go very far when you have good leadership from your manager and the right people showing the way."



Susan Schreiber
The Steve Greer Agency
Promoted to MGA 10/06

"We have the chance to not only help people, but also have fun while we are out there. Maintain a great personality when visiting clients, and try to make a friend in every home, regardless of whether you make a sale. You are more likely to get referrals when people feel they can trust you."

Congratulations!

Individual Producers



1. Timothy Cruise
Huntington Beach, CA



2. Robert Ulreich
Concord, CA



3. Steven Stensrud
Calgary, AB



4. Jose Lopes
Dorchester, MA



5. Ruben Soberanes
Concord, CA



6. Brian Morse
Altamonte Springs, FL



7. Max Quasem
Los Angeles, CA



8. Anthony Mutter
Salt Lake City, UT



9. Garret Kun
Plymouth Mtg., PA



10. Dianne Faligowski
Hillsboro, OR

Individual Producers

All Time Record to Beat
Month: \$62,536 Net ALP Zachary Hart

October Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
1. Timothy Cruise	\$27,773		81.7		Altig-Orlovic
2. Robert Ulreich	24,698		81.5	Roger Johnson	Jatoft-Foti
3. Steven Stensrud	22,968		83.7	John McGrath	Rick Altig
4. Jose Lopes	22,393	91		Melanie Cohen	David Zophin
5. Ruben Soberanes	20,972		69.4	Doreen Ryan-Foti	Jatoft-Foti
6. Brian Morse	20,833		71.6	Brian Morse	Marc Zipper
7. Max Quasem	19,343		83.6	Earnest Loveless	David Cohen
8. Anthony Mutter	19,029		76.7	Anthony Mutter	Altig-Orlovic
9. Garret Kun	18,972		83.0	Matthew Melhorn	Fred Hadayia
10. Dianne Faligowski	18,675	93		Roger Fung	Rick Altig
11. David Gevry	17,702	85		Zachary Hart	Mathew Hart
12. Callie Mashburn	17,528	100		Karl Schuckert	Altig-Orlovic
13. Sonnetta Echols	17,264	99		Jose Sanchez	Bob Olson
14. Earnest Powers	17,047	92		Simon Arias	Surace-Smith
15. Michael Kaye	16,378	95		Troy Plummer	Rick Altig
16. Jason Taylor	16,278	100		Zachary Hart	Mathew Hart
17. Anna Vaculikova	16,054		75.1	Elaina Bosco	Tom Williams
18. Bianca Zaragoza	16,048	91		Megan Olson	Steve Hartman
19. Derek Sandilands	16,018		73.2	Derek Sandilands	Rick Altig
20. Matt Pflueger	15,458	95		Desislava Dimitrova	John Akers

▲ Percentage of Net to Gross

All Time Record to Beat
YTD: \$278,449 Net ALP Zachary Hart

YTD Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
* 1. Max Quasem	\$196,469		83.6	Earnest Loveless	David Cohen
* 2. Carla Miller	170,533		75.2	Carla Miller	John Akers
* 3. Timothy Cruise	161,480		81.7		Altig-Orlovic
* 4. Steven Stensrud	146,303		83.7	John McGrath	Rick Altig
* 5. Jesse Wise	145,933		84.5	Matthew Hogan	Durhon Oldham
* 6. Garret Kun	139,865		83.0	Matthew Melhorn	Fred Hadayia
* 7. Ruben Soberanes	134,549		69.4	Doreen Ryan-Foti	Jatoft-Foti
* 8. Robert Ulreich	131,575		81.5	Roger Johnson	Jatoft-Foti
* 9. Sebastian Kazek	131,273		81.0	Matt Henderson	Tom Williams
* 10. Alex Bluhm	130,969		78.7	Roger Johnson	Jatoft-Foti
11. Samantha Chui	128,846		78.2	Samantha Chui	Williams-Williams
12. Scott Remmey	128,166		76.7		Eric Giglione
13. Tara Soderman	124,000		82.4	Tara Soderman	Rick Altig
14. Lily Tchen	123,902		70.9	Lily Tchen	David Cohen
15. Daniel Potilechio	119,233		89.9	David Wang	Bob Olson
16. Brian Allt	117,010		80.2	Harjeet Rana	Imran Satti
17. Sabrina Lloyd	116,989		75.7	Barry Dillah	Eric Giglione
18. Rudi Camenzind	114,211		92.2	Earnest Loveless	David Cohen
19. Helen Taylor	113,096		84.2	Harpreet Gujral	Rick Altig
20. David Jackson	111,986		91.3		Tom Williams

▲ Percentage of Net to Gross

Happy Anniversary!

Thanks for all you do. Congratulations!

24 Years of Service

Josh Chalom
James Surace

21 Years of Service

Donald Foti

20 Years of Service

Mark Bleier
Irene Rurycz

19 Years of Service

William Sauers

18 Years of Service

Erik Graham

15 Years of Service

Rona Spano

13 Years of Service

Robin Andrade
Dale Cheney
Christopher LaFond

12 Years of Service

Laurie Gruber
Laurie Onasch

11 Years of Service

William Heath

8 Years of Service

Paul Rumbuc
Scott Sonnenberg

7 Years of Service

Mark Gagliardi
John West

6 Years of Service

Janice Dixon
Sidney Hodgskiss
Arthur Westergren

5 Years of Service

Harold Canter
John Farley
Kathy Mann
Rhonda Shaffer
James Tasker
Cynthia Wilhelmi

4 Years of Service

Philip Currie
Robert Dunn
Ronald Friedlander
Saeideh Nessar Ali
Victor Quimson
Lori Williams

3 Years of Service

Gary Fix
Willie Hayden
Eric LaBossiere

3 Years of Service cont.

Kenneth Mazik
Eli McKenzie
George Noujaim
John Reason
Maijargal Sukhbaatar

2 Years of Service

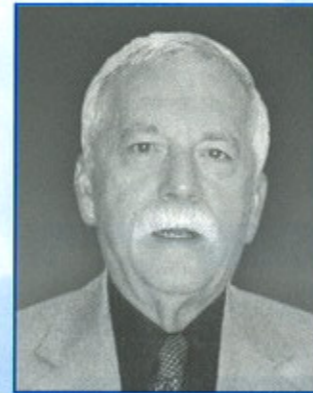
Robert Appel
Rachel Buser
Ya Chu
Kyle Chuang
Joseph Gaieski
Hank Gordon
Stephen Guidice
Ka Law
Dawn McElwain
Megan Olson
Tim Riley
Brandon Teter
James Wallhauser
Jamie Winkler
Tara Soderman

1 Year of Service

Jennifer Bride
Danielle Conroy
Heather Cowdrey-Murch
Angelica DeSantos
Maria Diringer
Roger Dissmore

1 Year of Service cont.

Steven Edgell
Kevin Gamble
Bradley George
Anthony Habel
Tamara Hawes
Brian Koolen
Kenji Leonard
Sabrina Lloyd
Yekaterina Mayants
James Milburn
Naomi Miller
Aimee Molinaro
Justin Phillips
Kyle Reid
Sunny Robinson
Jason Ryan
Gabriel Santos
Thomas Schrader
Manzell Smith
Greg Stewart
Richard Suarato
Aaron Tavizon
Dennis Titcombe
Ralph Walls
Charlie Warren
Michael Welsh
Joshua Werner
David Wright
Anna Zakharova



Joseph Ward

April 11, 1931

November 5, 2006

You will be missed.

What can you say about someone as dear and dedicated as Joe? He was a great friend and a treasured member of the American Income and National Income family. He touched the lives of everyone who knew him and provided a fine example to all at AIL/NILICO, regardless of what career path they follow.

Below are some words about Joe from those who knew him best. Joe will be missed!

Roger Smith, President and CEO

"Joe Ward died much like he lived. His spirit, unremitting optimism, and interminable zeal carried him into his last days. His vitality in living and dynamism of character touched so many of us in so many ways. How do you honor such a man?"

He was a passionate husband — warm, loving, devoted, and kind. Jane would tenderly say, 'He was a good boy.' He was a steadfast, supportive, and enamored father and a courageous and welcoming friend. Joe was a respected advocate who everyone saw as tireless and trustworthy. As a co-worker, he was disciplined, principled, and an honorable member of the AIL/NILICO family. In a word, Joe was our gift.

We are better people and a better Company for having been graced with Joe's presence and vigor these 34 years. As an Agent, SGA, and PR extraordinaire, he will be missed and remembered."

Denise Bowyer, Vice President & National Director of Public Relations

"His vitality in living and dynamism of character touched so many of us in so many ways."

"In 1983, when I was asked to take over as the State General Agent for Nebraska, I informed Mr. Bernard Rapoport that I knew absolutely nothing about PR. At the time, he said he had the very best PR person you will ever meet, Joe Ward, and he will teach you everything you need to know. Certainly, I had no idea that this gentleman would be so full of love and compassion for the job he did.

In talking to Jane, the love of his life and his best friend, she informed me that the Friday before Joe passed, he sent her out to buy a cell phone, just so she could program the phone numbers for all his Union Locals. As the leads are still coming in that he generated for our operation, I celebrate a man who gave more than he ever took, worked harder than he was expected, and set an example for all to follow. He will be looking down from heaven, blessing us all."

Larry Geneser, SGA

"He was as kind a person as they come and very dedicated to his wonderful wife, Jane."

"Enormous sadness came over me when I heard the news of Joe passing. I had the privilege of working with Joe in St. Louis for 5 years. He was a great guy as well as a super PR person, dedicating much of his working life to AIL and the labor movement in the Midwest. He was as kind a person as they come and very dedicated to his wonderful wife, Jane. He will be greatly missed by all who had the privilege to be associated with him."

Scott Latta, SGA

"I celebrate a man who gave more than he ever took, worked harder than he was expected, and set an example for all to follow."

Supervising Agents



1. Earnest Powers

Cleveland, OH



2. Matthew Laughter

Asheville, NC



3. William Chang

Prince George, BC

All Time Record to Beat

Month: \$43,409 1st Yr.

All Time Record to Beat

Month: \$68,050 Net ALP Mary Ann Gaelic

October Production

Name	1st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. Earnest Powers	\$25,336	\$42,383	96		Simon Arias	Surace-Smith
2. Matthew Laughter	21,681	33,519	96		Travis Price	Rick Altig
3. William Chang	19,114	26,432	93		Mathew MacCannell	Rick Altig
4. Mathew White	18,133	23,780	85		Ryan Stenglein	Altig-Orlovic
5. Taina Lameko	17,428	24,622	95		Jeff Ribman	Steve Friedlander

All Time Record to Beat

YTD: \$266,978 1st Yr. Mary Ann Gaelic

All Time Record to Beat

YTD: \$443,893 Net ALP Mary Ann Gaelic

YTD Production

N.ame	1st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Greg Stewart	\$102,886	\$177,234	86		David Wang	Bob Olson
2. Cynthia Sittig	97,975	175,259		76.5	Scott Keeney	Durhon Oldham
3. Rachel Buser	88,635	182,131		75.1	Matthew Hogan	Durhon Oldham
4. Dawn McElwain	85,182	159,356		72.2	Jim Bianchi	Durhon Oldham
5. Keith Moore	79,365	125,752		69.7	Noe Gonzales	Jatoft-Foti

Supervising Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have one First Year Agent coded and meet all production requirements.*

General Agents



1. Michael Broker

Rochester, NY



2. David Guzman

Cleveland, OH



3. Brett Gryska

Rochester, NY



4. Renee Jeffries

Cleveland, OH



5. Michael Vasu

Cleveland, OH

All Time Record to Beat

Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat

Month: \$111,262 Net ALP Eric Neal

October Production

Name	1st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. Michael Broker	\$47,916	\$48,278		76.5	Jim Bianchi	Durhon Oldham
2. David Guzman	34,337	41,383		75.7	Travis Moody	Surace-Smith
3. Brett Gryska	31,458	39,439		73.0	Jim Bianchi	Durhon Oldham
4. Renee Jeffries	27,073	29,788	94		Simon Arias	Surace-Smith
5. Michael Vasu	25,249	45,984	91		Nicholas Zangardi	Surace-Smith
6. Siddharth Patel	24,616	27,934		77.7	Diane Carrion	Eric Giglione
7. Benjamin Foti	24,341	31,056		78.5	Cheryl Foti	Jatoft-Foti
8. Garret Kun	23,727	41,702	90		Matthew Melhorn	Fred Hadayia
9. Roger Beals	23,197	29,657		73.9	Harjeet Rana	Imran Satti
10. Sara Geiger	22,694	27,994		68.1	Samuel Cohen	Fred Hadayia

All Time Record to Beat

YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat

YTD: \$864,620 Net ALP

YTD Production


Name	1st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. David Goodman	\$207,343	\$268,878		78.0	Joshua Goodman	Bill Jennings
* 2. Steve Engrav	186,433	309,147		75.7	Wayne Hendricks	Joe Manone
* 3. David Guzman	181,321	256,279		75.7	Travis Moody	Surace-Smith
* 4. Thomas VanOsdol	180,778	278,671		73.2	Jim Bianchi	Durhon Oldham
* 5. Beth Snow	160,803	246,357		78.8	Curt Snow	Jatoft-Foti
6. Brett Gryska	156,709	223,820		73.0	Jim Bianchi	Durhon Oldham
7. Joshua Riehl	150,532	197,433		81.3	Steven DiChiaro	Bill Jennings
8. Sara Geiger	147,999	204,232		68.1	Samuel Cohen	Fred Hadayia
9. Brendt Kehoe	118,946	120,349		72.2	Preston Foster	Mark Hancock
10. Danielle Holmes	118,251	162,645		77.4	Joshua Goodman	Bill Jennings

General Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have two First Year Agents coded and meet all production requirements.*


The introduction of the new PVFC bonus sales packages has brought additional earning potential to AIL/NILICO Agents! Agents have the chance to earn a \$50 bonus for each PVFC sale, and many are taking full advantage of this opportunity. Below are the bonus payouts for the month of October, as well as the three Agents who have benefited the most from this new bonus.

The John Akers Agency	\$750	The Joe Diecedue Agency	\$150	The Joe Manone Agency	\$1,000
The Rick Altig Agency	\$11,100	The Jeff Dinocento Agency	\$500	The Marc Morton Agency	\$150
The Altig-Deley Agency	\$2,850	The Roland Fletcher Agency	\$100	The Durhon Oldham Agencies	\$500
The Altig-Hay Agency	\$1,200	The Steve Friedlander Agency	\$100	The Bob Olson Agency	\$1,200
The Altig-Lyse Agency	\$650	The Furer-Whittinghill Agency	\$700	The David Orrico Agency	\$250
The Altig-Orlovic Agency	\$3,250	The Eric Giglione Agency	\$2,200	The Marc Rosen Agency	\$400
The Altig-Orl.-Ven. Agency	\$1,100	The Steve Greer Agency	\$100	The Torrence Rowell Agency	\$500
The Altig-Traboulay Agency	\$1,700	The Mark Hancock Agency	\$50	The Paul Rumbuc Agency	\$100
The Wes Bangs Agency	\$50	The Mat Hart Agency	\$700	The Imran Satti Agency	\$500
The Slav Bitman Agency	\$300	The Steve Hartman Agency	\$1,300	The Surace-Smith Agency	\$950
The Gary Bleier Agency	\$350	The Bill Heath Agency	\$200	The Tom Williams Agency	\$1,250
The Josh Chalom Agency	\$900	The Steve Jakubczak Agency	\$250	The Williams-Williams Agency	\$250
The David Cohen Agency	\$1,500	The Jatoft-Foti Agency	\$350	The David Zophin Agency	\$2,500
The Tyrone Conard Agency	\$250	The Bill Jennings Agency	\$600		
The DeMario Cooper Agency	\$50	The Adam Kiss Agency	\$150		
			Total	\$43,000	

1. Jose Lopes
SGA: David Zophin
\$600



2. Steve Stensrud
SGA: Rick Altig
\$400



3. Willie Hayden
SGA: David Zophin
\$350



Remember — the PVFC Bonus will only continue until the end of the year. Be sure to fill out your bonus forms and attach them to the PVFC package sales applications you turn in to the Home Office!

Additionally, October's average Net ALP per Agent jumped nearly 11 percent over September's numbers, and the average sale rose to over \$500 within the first week of implementing the 2001 CSO Changes. We would like to encourage everyone to continue with these great numbers.

Please Print

Agent Name _____

Agent Number _____

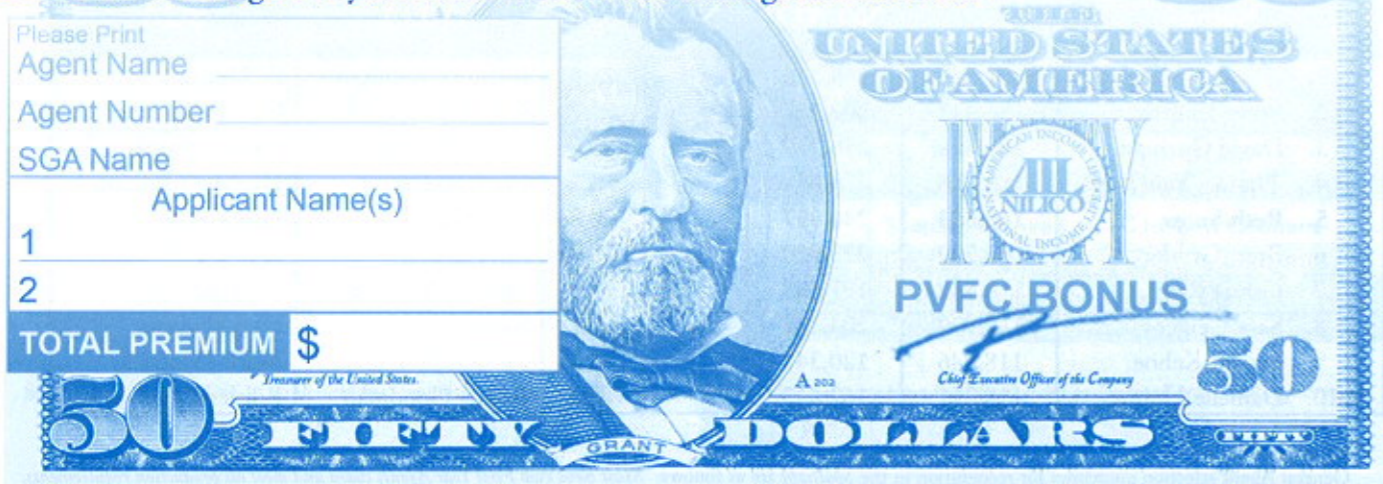
SGA Name _____

Applicant Name(s)


1 _____

2 _____

TOTAL PREMIUM \$ _____



American Income & National Income Proudly Present A New Labor Advisory Board Member



Baldemar Velasquez
President & Founder
Farm Labor Organizing Committee
&
Farm Worker Network for Economic and Environmental Justice

Baldemar Velasquez, *President and Founder* of the *Farm Labor Organizing Committee (FLOC, AFL-CIO)* and the *Farm Worker Network for Economic and Environmental Justice*, has been unanimously elected to the Labor Advisory Board.

In 1967, at the age of twenty, Mr. Velasquez along with his father and a small group of farmworkers formed the *Farm Labor Organizing Committee*. Under Velasquez's leadership, the group expanded its membership and focused efforts on farmworker education and the establishment of food and fuel cooperatives, as well as a legal clinic.

His tireless efforts led to the formation of independent commissions in the United States and Mexico to negotiate and oversee collective bargaining rights for farmworkers. He conducted an eight-year strike and boycott of the Campbell Soup Company that culminated in the first three-party contracts in labor history between farmworkers, farmers,

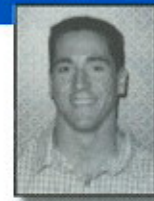
and numerous industrial produce corporations. In 1993, Velasquez formed the *Farm Worker Network for Economic and Environmental Justice* to increase collaboration among U.S. and international farmworker organizations.

His leadership and humanitarian contributions have been recognized by many groups, including the *National Hispanic Heritage Award* for leadership bestowed by thirty-three national Latino organizations, the *National Council of La Raza*, the *Midwest Academy*, and the *National Council of Churches*. Mr. Velasquez also has been the recipient of the prestigious *John T. and Catherine T. MacArthur Fellowship* and the *Bannerman Fellowship*.

We welcome Mr. Velasquez to the Labor Advisory Board and are looking forward to a long and prosperous partnership.

Congratulations!

Master General Agents



1. Jim Bianchi
Rochester, NY



2. Simon Arias
Cleveland, OH



3. Harjeet Rana
Halifax, NS



4. Cheryl Foti
Concord, CA



5. Samuel Cohen
Plymouth Mtg., PA

All Time Record to Beat
Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat
Month: \$250,859 Net ALP Jim Bianchi

October Production

Name	1st Year Agent	Net ALP	NG	Rtn	SGA
1. Jim Bianchi	\$127,970	\$180,781		79.1	Durhon Oldham
2. Simon Arias	96,132	112,987	88		Surace-Smith
3. Harjeet Rana	92,366	135,445		74.6	Imran Satti
4. Cheryl Foti	81,036	125,379		74.0	Jatoft-Foti
5. Samuel Cohen	77,249	82,638		73.1	Fred Hadayia
6. James Bailey	56,159	57,349	92		Slav Bitman
7. Travis Moody	55,709	78,467		72.9	Surace-Smith
8. Roger Fung	54,271	61,088		75.9	Rick Altig
9. Matthew Melhorn	54,056	65,408		72.8	Fred Hadayia
10. Barry Dillah	49,365	59,096		74.1	Eric Giglione

All Time Record to Beat
YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat
YTD: \$2,168,283 Net ALP Paul Rumbuc

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	SGA
* 1. Joshua Goodman	\$1,041,093	\$1,346,155		72.8	Bill Jennings
* 2. Samuel Cohen	760,819	887,436		73.1	Fred Hadayia
* 3. Harjeet Rana	752,801	876,728		74.6	Imran Satti
* 4. Matthew Hogan	640,187	987,605		73.5	Durhon Oldham
* 5. Cheryl Foti	569,391	935,037		74.0	Jatoft-Foti
6. Nicholas Zangardi	554,785	657,676		74.1	Surace-Smith
7. Jim Bianchi	548,038	903,846		79.1	Durhon Oldham
8. David Wang	462,425	954,376		73.0	Bob Olson
9. Travis Moody	439,418	551,928		72.9	Surace-Smith
10. Wayne Hendricks	433,190	705,924		76.3	Joe Manone

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

Regional General Agents



1. Jim Bianchi
Rochester, NY



2. Nicholas Zangardi
Cleveland, OH



3. David Hausman
Edison, NJ

October Production

Name	1st Year Agent	Net ALP	NG	Rtn	SGA
1. Jim Bianchi	\$291,792	\$318,644		76.8	Durhon Oldham
2. Nicholas Zangardi	130,858	200,669		74.2	Surace-Smith
3. David Hausman	127,726	200,219		72.6	Giglione, Eric
4. Sonny Gurney	116,713	146,638		71.6	Paul Rumbuc
5. Harjeet Rana	100,215	152,946		78.1	Imran Satti

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	SGA
* 1. Jim Bianchi	\$2,373,949	\$3,524,697		76.8	Durhon Oldham
2. Joshua Goodman	1,625,850	2,015,628		73.4	Bill Jennings
3. David Hausman	1,360,683	1,942,646		72.6	Eric Giglione
4. Sonny Gurney	1,287,606	1,567,444		71.6	Paul Rumbuc
5. Samuel Cohen	892,875	1,030,684		73.1	Fred Hadayia

\$Show Me the Money\$

MONETARY DONATIONS

Retention Bonus*		
Qualifier	SGA	Amount
Steven Stensrud	Rick Altig	\$5,329.56
Timothy Cruise	Altig-Orlovic	\$5,276.94
Robert Ulreich	Jatoft-Foti	\$4,692.72
Max Quasem	David Cohen	\$4,071.59
Garret Kun	Fred Hadayia	\$4,037.34
Ruben Soberanes	Jatoft-Foti	\$3,355.65
Brian Morse	Marc Zipper	\$3,333.35
Anthony Mutter	Altig-Orlovic	\$3,235.03
Jesse Wise	Durhon Oldham	\$3,181.32
Ed Olfert	Rick Altig	\$3,128.30
Total Retention Bonus Paid: \$537,437.61		
507 Producers Qualified		

PR Bonus*		
Qualifier	SGA	Amount
Thomas Schrader	Wes Bangs	\$10,479.50
Kelvin Muggeridge	Steve Friedlander	\$5,185.50
Carrie Ho	Altig-Orl.-Ven.	\$4,922.50
Paul Winslow	HO St. Louis	\$4,406.50
Anna Zakharova	Tom Williams	\$3,911.50
Kenneth Altizer	Marc Morton	\$3,726.00
Frances Christie	Rick Altig	\$2,306.00
Robin Andrade	HO MA	\$2,220.00
Susan Reagan	Altig-Deley	\$2,133.00
Rachelle Valdez	Altig-Orlovic	\$1,937.75
Total PR Bonus Paid: \$75,481.80		
111 PR Reps Qualified		

MGA Bonus*		
Qualifier	SGA	Amount
Jim Bianchi	Durhon Oldham	\$17,414.45
Harjeet Rana	Imran Satti	\$12,310.74
Simon Arias	Surace-Smith	\$12,265.75
Cheryl Foti	Jatoft-Foti	\$6,754.63
Roger Fung	Rick Altig	\$6,045.77
David Wang	Bob Olson	\$5,977.35
Dorian Oldham	Durhon Oldham	\$5,908.59
Samuel Cohen	Fred Hadayia	\$5,441.38
Wayne Hendricks	Joe Manone	\$4,453.93
John McGrath	Rick Altig	\$4,374.58
Total MGA Bonus Paid: \$274,704.03		
111 Managers Qualified		

BR Bonus*		
Qualifier	SGA	Amount
Zachary Hart	Mat Hart	\$4,417.53
Earnest Powers	Surace-Smith	\$3,561.46
Karl Schuckert	Altig-Orlovic	\$3,231.90
Melanie Cohen	David Zophin	\$3,106.23
Troy Plummer	Rick Altig	\$2,824.65
Thomas VanOsdol	Durhon Oldham	\$2,593.75
Roger Fung	Rick Altig	\$2,568.01
Patrick Coughlin	Rick Altig	\$2,488.91
Sara Geiger	Fred Hadayia	\$2,480.05
Kim Burton	Surace-Smith	\$2,272.80
Total BR Bonus Paid: \$175,642.44		
199 Managers Qualified		

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

American Income & National Income

- Contributed \$25,000 to the *Alliance for Retired Americans*.
- Presented \$5,000 to the *New York City LCLAA*.

The Rick Altig Agency

Top 4 July Contributions

- Donated \$1,200 to the *Manitoba Wildlife Association*.
- Contributed \$1,000 to *Operating Engineers Local 115* for their gala event.
- Presented \$1,000 to the *Oregon Carpenters* for their annual golf tournament.
- Gave \$575.10 to *TUAC Local 501* for a prize.

Total July Contributions: **\$12,543.61**

Top 4 August Contributions

- Gave \$1,000 to *Teamsters Local 763* as a strike donation.
- Presented \$800 to the *Union Day at the Race Track* for a raffle prize.
- Donated \$750 to the *Alberta Snowmobile Association* as a sponsor.
- Contributed \$750 to the *Iowa Federation of Labor* for their convention lunch.

Total August Contributions: **\$18,291.15**

Top 6 September Contributions

- Contributed \$1,527.80 to the *Quebec Teamsters* for their golf tournament.
- Donated \$625.95 to *NDP BC* for an ad in their publication.
- Presented \$500 to *Operating Engineers Local 302* for their strike fund.
- Gave \$500 to the *Wyoming AFL-CIO* for their convention.
- Donated \$500 to *Teamsters 174* for their strike fund.
- Presented \$500 to *CAW 114* for their scholarship.

Total September Contributions: **\$7,179.22**

October Contributions

- Contributed \$100 to *Teamsters 38* for appetizers at their organizing event.
- Presented \$432.24 to the *Alberta Building Trades Council* for prizes at their convention.

The Rick Altig Agency (continued)

- Gave \$250 to *IBEW 424* for a door prize
- Donated \$370.67 to the *Manitoba Building Trades* for an ad in their yearbook.
- Donated \$146.40 to *Snowmobiles of North Dakota* for their annual meeting.
- Gave \$100 to *IBEW 551* for a prize at *Old Timers Night*.
- Presented \$275 to *Cope of North Bay* for flyer ad.
- Donated \$74.02 to the *London Labour Council* for an occupational disability course.
- Contributed \$65.78 to *ND FCE* for a convention prize.
- Gave \$200 to *NDPEA* for a meeting coffee break.
- Presented \$250 to the *NFL Wildlife Association*.

The Mark Hancock Agency

- Donated \$100 to the *Community Leaders Partnership for the City of Indianapolis* annual dinner.

The Jatoft-Foti Agency

- Gave \$165.14 to *UFCW Locals 101 and 120* for prizes in their golf tournament.
- Donated \$260.70 to the *Sacramento CLC* for picnic prizes.
- Contributed \$150 to *Joint Council 38* for raffle prizes.
- Gave \$70 to the *Mt. Diablo CLC* for their chapter dinner.
- Donated \$224 to *IAM Lodge Local 1781* for their 60th anniversary event.
- Presented \$400 to *UFCW Local 101* for their picnic and pre-retirement seminars.
- Gave \$35 to the *East Bay Chapter* for their dinner.
- Contributed \$200 to the *CLC of Alameda* for *60th Anniversary Oakland General Strike Sponsorship*.

Total \$67,382.93

Submit your contributions monthly via e-mail to dyannazzo@ailife.com.

OCTOBER CATEGORY I

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Durhon Oldham		76.9	\$311,574	\$229,500	136	\$482,923
Rick Altig		75.8	616,192	598,000	103	1,088,981

OCTOBER CATEGORY II

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Fred Hadayia	83		\$152,875	\$91,500	167	\$171,900
Altig-Orlovic		68.1	195,246	121,250	161	364,024
Altig-Deley		70.6	146,929	121,000	121	201,269
Paul Rumbuc		72.4	141,937	138,500	102	235,286

OCTOBER CATEGORY III

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Surace-Smith		72.5	\$215,929	\$108,300	199	\$340,470
Imran Satti		73.3	121,748	86,500	141	201,273
Steve Friedlander		76.1	108,277	80,000	135	165,095
Altig-Hay		71.8	98,845	76,000	130	126,247
Steve Hartman		73.4	70,750	67,000	106	127,015
Bill Jennings		74.0	92,641	93,000	100	152,600

OCTOBER CATEGORY IV

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
John Akers		71.3	\$61,063	\$43,500	140	\$94,757
Furer-Whittinghill		70.2	79,765	60,500	132	155,159

OCTOBER CATEGORY V

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Chris Hernandez		76.6	\$61,614	\$28,000	220	\$71,200
Scott Latta		71.6	36,354	19,500	186	38,284

OCTOBER CATEGORY VI

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Torrence Rowell	96		\$62,781	\$39,000	161	\$62,781
A J O'Connor	96		54,309	37,000	147	54,309
Altig-Orlovic-Venekamp	82		61,556	52,000	118	68,480

YTD CATEGORY I

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Durhon Oldham		76.9	\$2,593,609	\$2,191,500	118	\$3,982,784
Rick Altig		75.8	6,115,780	6,136,000	100	10,898,885

YTD CATEGORY II

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Fred Hadayia	83		\$954,889	\$640,500	149	\$1,065,412
Paul Rumbuc		72.4	1,680,127	1,385,000	121	2,545,449
Altig-Orlovic		68.1	1,259,196	1,212,500	104	2,141,388

YTD CATEGORY III

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Surace-Smith		72.5	\$1,957,943	\$1,050,600	186	\$2,973,664
Bill Jennings		74.0	1,609,363	930,000	173	2,086,058
Imran Satti		73.3	1,373,471	865,000	159	1,922,119
Steve Hartman		73.4	928,750	670,000	139	1,481,173
Steve Friedlander		76.1	853,195	800,000	107	1,566,750

YTD CATEGORY IV

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
John Akers		71.3	\$535,566	\$435,000	123	\$906,055

YTD CATEGORY V

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Chris Hernandez		76.6	\$549,420	\$280,000	196	\$688,302
Scott Latta		71.6	372,600	195,000	191	433,145
Steve Jakubczak		71.5	396,909	370,000	107	494,629

YTD CATEGORY VI

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
AJ O'Connor	96		\$68,543	\$37,000	185	\$68,543
Torrence Rowell	96		93,720	65,000	144	93,720

PR Manager



Debbie Enstedt
Winnipeg, MB

Category A:



Gabriela Berloni
Toronto, ON



Robin Andrade
Framingham, MA

Category B:



Thomas Schrader
Dallas, TX



Kelvin Muggeridge
Auckland, NZ

Category C:



Kenneth Altizer
Nitro, WV



Donald Spohn
Columbus, OH

October Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	24,402	Rick Altig
2. James Tasker	5,360	Durhon Oldham
3. Malka Arony	4,234	HO LA/Hartman

All Time PR Card Production Record

Month: 18,960 cards

Category A	No. Cards	SGA
1. Gabriela Berloni	7,948	Joshua Chalom
2. Robin Andrade	3,526	HO MA
3. James Tasker	2,251	Durhon Oldham
4. Timothy Farr	2,186	Paul Rumbuc
5. Frances Christie	1,782	Rick Altig

Category B	No. Cards	SGA
1. Thomas Schrader	4,153	Wes Bangs
2. Kelvin Muggeridge	2,907	Steve Friedlander
3. Manon Brulotte	1,685	Altig-Lyse
4. Darrell Dorey	1,627	Imran Satti
5. Carrie Ho	1,615	Alt.-Orl.-Vene.

All Time PR Group Production Record

Month: 55 groups Vivian Dwyer

Category C	Groups	SGA
1. Kenneth Altizer	13	Marc Morton
2. Donald Spohn	8	Marc Morton
3. Rachelle Valdez	8	Altig-Orlovic
4. Cheryl Cook	8	Durhon Oldham
5. John Wagner	8	Steve Jakubczak

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	186,154	Rick Altig
*2. Malka Arony	63,479	HO LA/Hartman
3. James Tasker	49,670	Durhon Oldham

All Time PR Card Production Record

YTD: 61,879 cards Denise Bowyer

Category A	No. Cards	SGA
*1. Malka Arony	24,047	HO LA/Hartman
*2. Brenda DiSomma	20,670	Eric Giglione
3. Charles Hill	19,662	Jatoft-Foti
4. Mark Gagliardi	17,461	Jatoft-Foti
5. Timothy Farr	16,836	Paul Rumbuc

Category B	No. Cards	SGA
*1. Kelvin Muggeridge	17,934	Steve Friedlander
*2. Erica Dalager	15,715	Alt.-Orl.-Vene.
3. Vivian Dwyer	14,977	Altig-Hay/Bitman
4. Mario Soljan	11,307	Steve Friedlander
5. Brenda Swecker	10,586	Chris La Fond

All Time PR Group Production Record

YTD: 110 groups Richard Case

Category C	Groups	SGA
*1. Kenneth Altizer	110	Marc Morton
*2. Richard Case	78	Surace-Smith
3. Cheryl Cook	65	Durhon Oldham
4. Jerry Hartnett	58	Marc Morton
5. Susan Fuldauer	55	Mark Hancock

Category A = SGA categories one and two. Category B = SGA categories three, four, and five. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two PR Representatives coded and meet all production requirements.* Also, please note, the number of leads will be used to break a tie in Category C.

PR Council Meeting

The PR Council met in October for two days of brainstorming and discussion about topics important to AIL/NILICO and the growth of PR and leads throughout the company. Members of the Council are appointed based on their success and knowledge. While it is an honor to sit on the Council, they volunteer their time as a result of their dedication and passion for PR. Much of the additional materials and resources, plus many of the recent developments in PR can be attributed to the hard work, input and collaborative efforts from the PR Council, the State General Agents, and the Home Office.

When the long days of hard work are over, the Council members like to gather together for good food, fun, relaxation, and the company of good friends.

**New Office Openings**

At American Income and National Income, we don't waste any time. In the spirit of thinking big, many of our SGAs have expansion efforts in the works. Listed below are some of the new satellite Agency Office openings our SGAs and their Agencies have completed through the month of November. Take a look! This is exciting because it brings the American Income and National Income names into new hometown communities across the country.

The Rick Altig Agency

The Rick Altig Agency opened an amazing four new offices.

Rochester, Minnesota

MGAs: *Tim Hansen & John Sparby*

Portland, Oregon

MGAs: *Sid Hodgkiss & George Labamadjian*

Red Deer, Alberta

MGAs: *Sean Lacroix & Ben Eggen*

Belleville, Ontario

MGAs: *Steve Cormier & Derek Birch*

The Jeff Dinocento Agency

Jeff has been busy too. He opened a new office in Texas.

Longview, Texas

MGA: *Todd Krentzel*

The Marc Morton Agency

Marc is taking charge by opening two new offices.

Wheeling, West Virginia

MGA: *Tim Schroeder*

Beckley, West Virginia

MGA: *Dan Phares*

The Bill Heath Agency

Bill is on the ball. He opened a new office in Indiana.

Evansville, Indiana

MGA: *Carl Rudd*

PR Summit

Join us in January for the 2007 PR Summit.

There is something NEW for everyone at the 2007 PR Summit. A Strategic Sales expert and trainer will lead the focus of this year's PR Summit - learning and improving sales skills that will help you be the best in the business, including but definitely not limited to:

- getting past the gatekeeper
- identifying decision makers
- relationship building
- many other valuable insights and tips

Beyond this you will apply what you learn in market specific breakouts including idea sharing, role playing, and Q&A.

The deck is definitely stacked in your favor!

**PR Matching Bonus**

To encourage each self-employed PR Representative to save for their retirement, AIL/NILICO offers each of you an opportunity to receive matching bonus contribution funds into a qualified retirement account as a self-employed PR person. Your personal contribution must be deposited by December 31, 2006. Proof of your personal contributions must be submitted to the Home Office in order for this matching to be available. The matching contributions are subject to minimum standard requirements, years of service, and status of contracts. The rules and deadlines are slightly different for U.S. and Canadian contributions. It is important to review the appropriate regulations regarding contribution funds in your COPE 15, OPEIU 277, and CEP 247 contracts. For more information, contact Amy Dechant via e-mail at adechant@ailife.com.



FROM THE DESK OF:

Scott Smith

Executive Vice President

Are You a Closer?

In the world of sports, "closer" means different things. In baseball, the closer is the last pitcher of the game who usually applies the most force and throws the ball harder than anyone else. In basketball, the closer is the player who wants the ball as the timer runs down. This player demands to take the last shot when the game is on the line. But in sales, the closer is someone who possesses the productive skills to get the job done.

The closer to emulate is the person who, like the athletes mentioned above, wants the responsibility for a victory or loss. These closers are prevalent in all occupations, and they are the ones who fight until the very end. We encourage everyone to work year-round to achieve their personal goals, but often it is the last push that separates the winners from the losers. I already know which of those you want to be. So, as we get ready to enter the last month of 2006, I need to ask: Are you a closer?

We were glancing over past numbers a few weeks ago, and I was surprised to discover more than 70 Agents missed the 2006 Convention by less than \$5,000 Net ALP of production. I was disappointed because if these people had been closers, they could have joined us for a fantastic time in Boca Raton. There is no special behind-the-scenes trick for qualifying. You just need the extra willingness to put

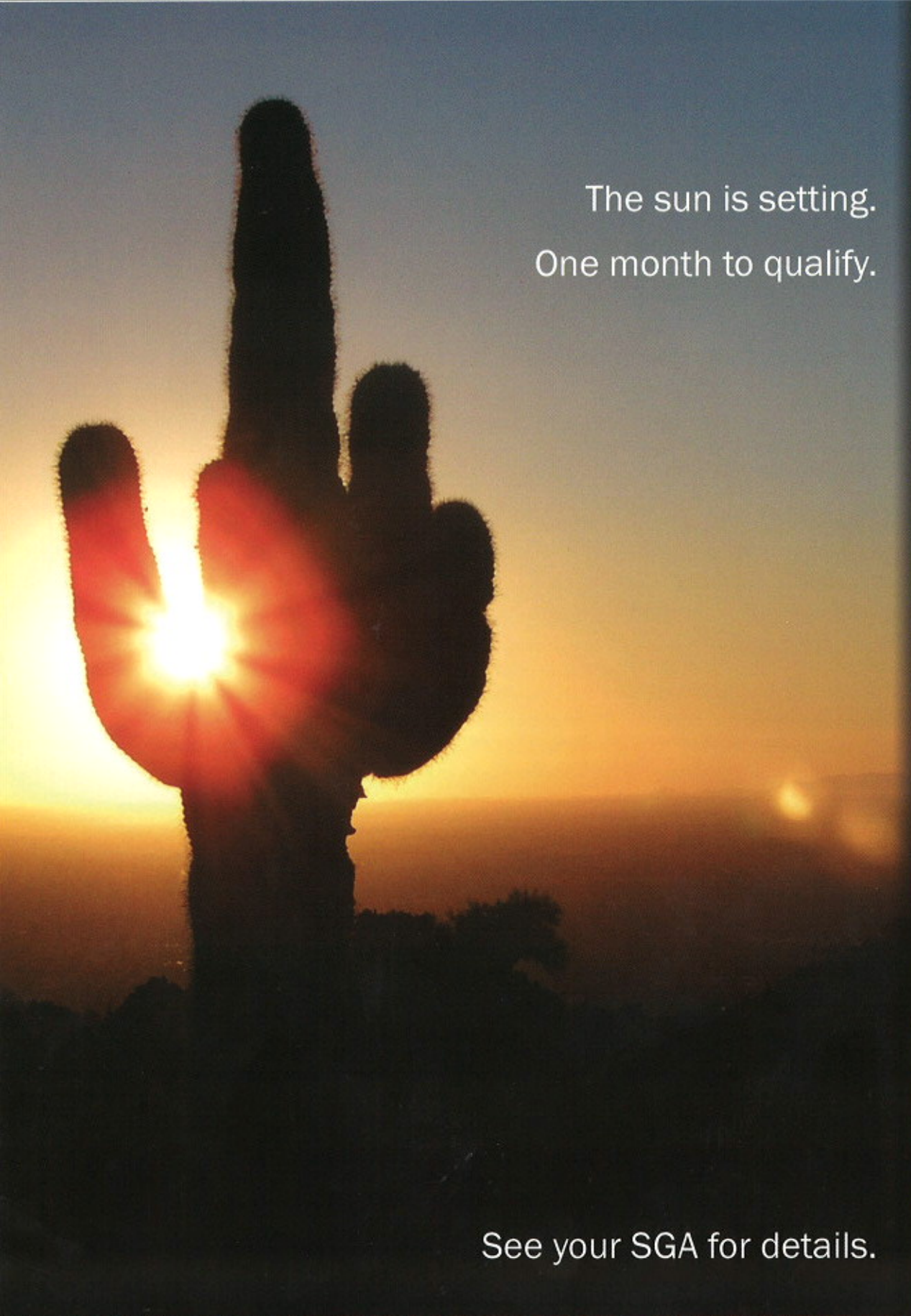
forth the effort and get the job done.

What is the level of premium you need to qualify for the 2007 Convention in Scottsdale, Arizona? On November 30, examine your Agents Progress and Persistency Report and check your Net premiums against what you need to qualify. Then, pull out a December calendar to figure how much business you will need to write each day until the end of the year to join us. If you are an SA, GA, MGA, RGA, or SGA, you also need to consider how much your team needs to write.

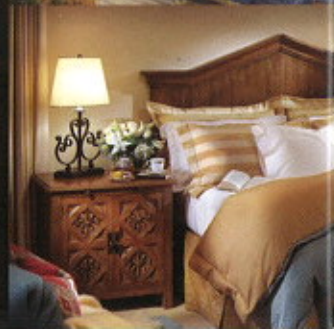
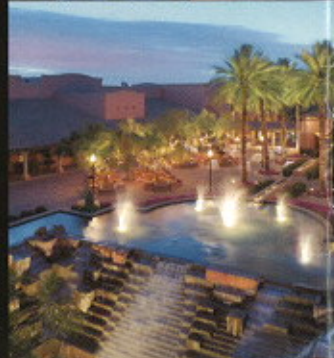
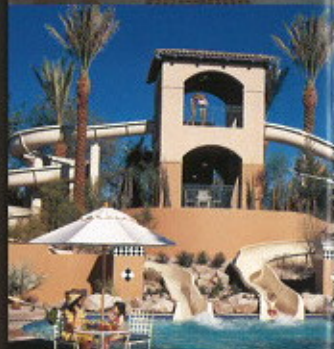
Your goals are a lot more attainable if you formulate a day-to-day game plan between today and the end of the year. Keep a chart of your daily production needs within sight so you can push yourself as we near the end of 2006. If it helps, place the back cover of last month's *Spotlight* next to the chart so you have a visual reminder of what you are working so hard to attain. We want you to be at The Fairmont Scottsdale Princess, and now is the time to make it happen.

You don't need to be a baseball pitcher or a basketball player to be a closer. All you need is to be someone who exerts the maximum energy in achieving your goal when you are near the finish line.

The finish line is now in sight. Are you a closer?



The sun is setting.
One month to qualify.



See your SGA for details.

JUST THINK BIG!

May 17-20, 2007

THE *Fairmont*
SCOTTSDALE PRINCESS

Public Relations Bonus

Qualifiers

Thomas Schrader	\$10,479.50
Kelvin Muggeridge	\$5,185.50
Carrie Ho	\$4,922.50
Paul Winslow	\$4,406.50
Anna Zakharova	\$3,911.50
Kenneth Altizer	\$3,726.00
Frances Christie	\$2,306.00
Robin Andrade	\$2,220.00
Susan Reagan	\$2,133.00
Rachelle Valdez	\$1,937.75
Donald Spohn	\$1,735.00
Malka Arony	\$1,440.23
Christina Diaz	\$1,350.00
Jerry Hartnett	\$1,191.50
Timothy Farr	\$1,183.00
Al Wall	\$1,155.35
Renee Flannery	\$1,125.00
Brenda DiSomma	\$1,060.01
Elizabeth Farm	\$1,015.75
Susan Cooksey	\$955.50
Sue Akers	\$951.00
Erica Dalager	\$885.29
Gabriela Berloni	\$876.65
Darrell Dorey	\$860.50
Richard Suarato	\$723.38
Laurie Onasch	\$655.00
Jenny Williams	\$651.50
John Wagner	\$644.00
Joseph Westfall	\$608.00
Susan Richards	\$591.00
Larry Lozano	\$578.81
Mary Ellen Dahl	\$544.50
Barbara Knight	\$510.75
Rona Pileggi Spano	\$510.40
Heather Cowdrey-Murch	\$492.33
Jennifer Wood	\$484.00
Charles Hill	\$479.22
Irene Rurycz	\$476.50
Mark Gagliardi	\$473.75
Pater Nielsen	\$473.00
Mario Soljan	\$458.00
James Tasker	\$429.50
Leo VanDenBussche	\$418.67
Lou Nell Busby	\$412.50
Deborah French-Gorman	\$400.50
Richard Case	\$394.50
Brenda Swecker	\$391.00
Cynthia Layton	\$382.50
Cheryl Cook	\$366.00

Kelly Bittle	\$336.00
Manon Brulotte	\$322.50
Tracy Smith	\$312.00
Mary Hinterberger	\$303.75
George Farenthold	\$288.30
Susan Fuldauer	\$275.00
Steven Orcherton	\$262.50
Shannon Walker	\$252.75
Denise McDonald	\$247.50
Casandra Robinson	\$235.50
Randy Stockley	\$215.00
Alaina Latinsky	\$199.50
Sara Thraillille	\$195.75
Dorit Frank-Nadav	\$189.00
Sandra Johnson	\$177.00
Becky Cutler	\$156.00
Bill Verbeten	\$141.50
Kathleen Loughran	\$130.13
Leon German	\$126.00
Germou Johnson	\$115.50
Arlene Hughes	\$102.50

JANUARY
FEBRUARY
MARCH
APRIL
MAY
JUNE
JULY
AUGUST
SEPTEMBER
OCTOBER
NOVEMBER
DECEMBER

Total

\$75,481.80



MGA Bonus

October Bonus Qualifiers

Jim Bianchi	\$17,414.45
Harjeet Rana	\$12,310.74
Simon Arias	\$12,265.75
Cheryl Foti	\$6,754.63
Roger Fung	\$6,045.77
David Wang	\$5,977.35
Dorian Oldham	\$5,908.59
Samuel Cohen	\$5,441.38
Wayne Hendricks	\$4,453.93
John McGrath	\$4,374.58
Lawrence Hauck	\$4,347.25
Jeremy Welch	\$4,333.13
Matt Flores	\$4,226.85
Matthew Melhorn	\$4,174.06
Jeff Ribman	\$4,000.39
Randy Teyssier	\$3,996.50
Troy Plummer	\$3,951.19
Michael Laramie	\$3,865.92
Matthew Wolfanger	\$3,784.19
Barry Dillah	\$3,765.28
Donald Orban	\$3,759.44
Elaina Bosco	\$3,724.58
Zachary Hart	\$3,700.60
Travis Price	\$3,500.41
Karl Schuckert	\$3,436.10
James Bailey	\$3,360.22
Melanie Cohen	\$3,359.05
Ryan Stenglein	\$3,301.99
Matthew Hogan	\$3,213.90
Scott Keeney	\$3,207.38
David Ackerman	\$3,155.31
Russell Chang	\$3,055.86
Jason Mayer	\$3,025.77
Nicholas Zangardi	\$2,908.08
David Solomonov	\$2,760.38
Doreen Ryan-Foti	\$2,730.48
Travis Moody	\$2,718.94
Rebecca Klebsch	\$2,688.91
Steven King	\$2,663.20
Kelly Pascal	\$2,646.05

Harpreet Gujral	\$2,592.88
Alfred Brenner	\$2,512.22
David Hausman	\$2,465.80
Mark Gorman	\$2,303.17
Ryan Tucker	\$2,221.27
Rodney Ward	\$2,196.71
Maxine Moody	\$2,179.50
James Palmes	\$2,103.71
Justin Smith	\$1,946.39
Megan Olson	\$1,944.04
Horace Johnson	\$1,923.77
Sonny Gurney	\$1,871.96
Joshua Goodman	\$1,825.47
Jason Dickson	\$1,766.98
Phillip LaCross	\$1,728.75
Tim McAdams	\$1,720.69
Bill Hayer	\$1,698.96
Samantha Chui	\$1,675.71
Diane Carrion	\$1,657.04
David Garrett	\$1,654.41
Steven DiChiaro	\$1,584.67
Glenn VanDeSande	\$1,573.74
Bryan Flannery	\$1,569.79
Tony Fox	\$1,553.50
Corey Neff	\$1,550.97
Edwin Menzies	\$1,496.20
Todd Engelson	\$1,472.73
Daniel Phares	\$1,471.30
Erik Graham	\$1,453.59
John McCreary	\$1,399.50
Lily Tchen	\$1,376.01
Carla Miller	\$1,369.56
Corey Carbon	\$1,353.41
Bradford Geddes	\$1,341.61
Eric LaBossiere	\$1,281.14
Steven Strong	\$1,253.81
James Scallon	\$1,226.05
Carey Thompson	\$1,197.73
Micah Cohen	\$1,180.75
Desislava Dimitrova	\$1,159.37

Jason Young	\$1,128.65
Scott Rehberg	\$1,048.65
Joseph Larsen	\$1,017.20
Earnest Loveless	\$968.80
John West	\$965.14
Amir Sedajhat	\$964.44
Lorraine Flakes	\$934.12
LaTonya Tucker	\$904.28
Christopher Clark	\$893.72
Byron Paz	\$817.78
Greg Prasker	\$799.58
Charles Vance	\$798.67
Aaron Harris	\$784.77
John Collins	\$784.67
Gleb Ostrovsky	\$756.96
Rosanne Landon	\$751.36
Laura Fisher	\$745.05
Nathan Snider	\$695.72
Cathy Thompson	\$679.86
Tim Schroeder	\$674.80
Tod Brown	\$668.53
Francisco Perez	\$653.40
Michael Allen	\$594.01
Robert Dunn	\$555.20
James Tanguay	\$535.94
Vann Durham	\$508.19
Susan Bergh	\$502.86
Matthew Ho	\$476.89
James Larkin	\$412.48
Maijargal Sukhbaatar	\$272.48
Joseph Szygiel	\$246.39

Total **\$ 274,704.03**

Retention Bonus

QUALIFIER	BONUS*
Steven Stensrud	\$5,329.56
Timothy Cruise	\$5,276.94
Robert Ulreich	\$4,692.72
Max Quasem	\$4,071.59
Garret Kun	\$4,037.34
Ruben Soberanes	\$3,355.65
Brian Morse	\$3,333.35
Anthony Mutter	\$3,235.03
Jesse Wise	\$3,181.32
Ed Olfert	\$3,128.30
Jose Lopes	\$3,106.23
Daniel Potlicchio	\$2,944.70
Anna Vaculikova	\$2,934.26
Beth Snow	\$2,933.56
Arthur Westergren	\$2,811.58
Chad Mulchand	\$2,811.53
Adam Fogelman	\$2,752.56
Derek Sandilands	\$2,723.22
Samantha Chui	\$2,682.51
Rebecca Rushnok	\$2,653.92
Sabrina Lloyd	\$2,635.24
Benjamin Mancillas	\$2,615.42
Willie Hayden	\$2,563.68
Theodore Greer	\$2,551.88
Dianne Faligowski	\$2,551.82
Patricia Newell	\$2,532.44
Allan Munro	\$2,502.55
Carla Miller	\$2,496.12
Jeffrey Gidlund	\$2,487.36
Bill Hayer	\$2,486.91
Earnest Powers	\$2,412.28
Callie Mashburn	\$2,389.22
Michael Kaye	\$2,380.35
Scott Remmey	\$2,340.63
Lily Tchen	\$2,324.18
Bert Feldman	\$2,320.72
Bonnie Williams	\$2,312.88
David Gevry	\$2,301.28
Rickie Sasser	\$2,272.99
Sonnetta Echols	\$2,244.42
Herivelto Pereira	\$2,208.90
Angeles Ordas	\$2,198.59
Alex Bluhm	\$2,178.66
Joseph Coarsey	\$2,171.85
David Jackson	\$2,170.40
Brandon Corkins	\$2,155.86
Sebastian Kazek	\$2,138.01
Marco Chow	\$2,135.04
Alfred Brenner	\$2,131.51
Nishan Amarasuriya	\$2,130.56
Felilli Malava	\$2,129.08
Jason Taylor	\$2,116.25
Ryan Neel	\$2,112.18
Vincent Kruse	\$2,112.03
Keith Houske	\$2,110.78
Bianca Zaragoza	\$2,086.31
Sorana Blackfoot	\$2,085.77
Robert Bingham	\$2,080.64
Irakli Tcheishvili	\$2,079.95
Karen McQuoid	\$2,076.49
Heather Hewitt	\$2,069.27
Michel Dickey	\$2,068.05
Giancarlo Lucia	\$2,079.26
Byron Paz	\$2,018.91
Matt Plueger	\$2,009.58
Thomas Parker	\$2,008.97
Patrick Mazerolle	\$1,991.82
Brian Allt	\$1,963.40
Edward Hanna	\$1,950.75
Joaquin Santos	\$1,950.24
Tim Riley	\$1,932.27
Larry Malitz	\$1,924.99
Kevin Haines	\$1,916.34
Jeff Debiak	\$1,915.99
Richard Krueger	\$1,887.97
Aleki Wright	\$1,861.10

QUALIFIER	BONUS*
Chessa McKay	\$1,849.38
Alex Gonzales	\$1,842.77
Rachel Buser	\$1,838.36
Federico Watkins	\$1,831.08
Samson Adelufosi	\$1,817.72
Mark Bleier	\$1,810.84
Kelly McDonald	\$1,805.63
Matthew Houston	\$1,796.36
Pablo Garcia	\$1,795.15
Justin Limber-Sapanski	\$1,790.40
Jeffrey Voutier	\$1,779.41
Eric Miller	\$1,778.72
Melissa Losk	\$1,777.70
Andrew Bishop	\$1,776.03
David Williams	\$1,766.63
Michael VanDelft	\$1,759.35
Agatha Safford	\$1,745.24
Tara Soderman	\$1,743.51
Thomas Tulowiecki	\$1,740.47
Helen Taylor	\$1,730.35
Robert Seeber	\$1,727.89
Thomas VanOsdol	\$1,725.62
Cassius Caron	\$1,717.00
Randolph Souliers	\$1,703.23
Jennifer Wehrle	\$1,699.39
Freida Yakubov	\$1,655.84
Douglas Bauknecht	\$1,652.17
Lacey Stoor	\$1,651.97
Dawn McElwain	\$1,649.97
Paramjit Sangha	\$1,647.99
Troy Plummer	\$1,635.13
Adam Lerch	\$1,631.54
Larry O'Neil	\$1,631.09
James Dunn	\$1,605.01
Gerardo Puerto	\$1,583.40
Robert Harris	\$1,580.02
Glyn Hurst	\$1,565.23
Manuel Padilla	\$1,563.93
Justin Baer	\$1,560.45
Bradley Kincaid	\$1,558.48
Amir Sedaghat	\$1,545.81
Katherine Georgiou	\$1,520.35
Andre Abramovich	\$1,513.81
Dennis Titcombe	\$1,511.62
Benjamin VanFossen	\$1,511.61
Sandi Babcock	\$1,509.08
David Thornton	\$1,508.07
Samuel LaSala	\$1,505.03
James Brenneis	\$1,491.23
William Burbank	\$1,490.25
Eli McKenzie	\$1,479.63
Gregory Hayman	\$1,477.14
Pamela Drury	\$1,466.17
Jason Young	\$1,461.35
Charles McMains	\$1,449.28
Kevin Butler	\$1,445.67
Marcandre Boudreau	\$1,434.59
Timothy Dawe	\$1,433.70
Philip Anderson	\$1,430.05
John-Deane Nwofor	\$1,425.95
Lynda Williams	\$1,420.72
Andres Diaz	\$1,413.97
Bobby Whitley	\$1,410.83
Robert Dunn	\$1,408.07
Jason Mayer	\$1,398.35
Joseph Pastega	\$1,398.00
Kevin Mendez	\$1,397.68
James Schneider	\$1,389.48
Mark Corkrean	\$1,378.37
Christopher Roller	\$1,365.97
Teresa Daye	\$1,364.03
Andre Moore	\$1,360.09
Edward Fitzgerald	\$1,347.42
Marissa Pascual	\$1,346.69
Hyungjun Kae	\$1,346.08
Paul Sandroni	\$1,342.57

QUALIFIER	BONUS*
Justin Davis	\$1,335.94
Ayiana Santana	\$1,329.74
Bradley Kampmeier	\$1,327.64
John Sill	\$1,324.11
Sharon Ward	\$1,324.11
Jessica Cottrell	\$1,323.53
Bryan Millar	\$1,321.81
Ryan Hall	\$1,318.42
Todd Krentzel	\$1,315.46
Rudi Camenzind	\$1,311.07
Tanya Glosser	\$1,310.34
Ian Gingold	\$1,309.38
April Caywood	\$1,296.65
Sara Welch	\$1,295.83
Matthew Laughter	\$1,291.84
Larry Chick	\$1,289.12
Jeffrey Lozowski	\$1,280.78
Angel Thompson	\$1,277.58
Andrea Yee	\$1,273.61
Jerald Muhammad	\$1,269.38
Adam Kahn	\$1,268.01
Lovely Johnson	\$1,266.00
Sami Mogannam	\$1,255.37
Joanne Marks	\$1,246.73
Alan Rosen	\$1,242.70
David Garrett	\$1,241.15
James Carter	\$1,240.78
Alex Grakhov	\$1,230.31
Tierra Bullock	\$1,229.88
Aaron Tavizon	\$1,227.30
Nicole Winn	\$1,225.66
Frank Soldo	\$1,218.82
James Aalders	\$1,218.40
James Scallon	\$1,216.52
Greg Stewart	\$1,214.86
Christopher Jordan	\$1,213.60
Steven Edgell	\$1,209.38
Kenneth Mazik	\$1,205.71
Russell Morris	\$1,203.48
Selena Thammasen	\$1,198.60
Rachel Arenas	\$1,196.57
Luis Bagundo	\$1,190.89
Kouassi Appiah	\$1,187.82
Karen Stockwell	\$1,167.49
Grant Sharp	\$1,161.97
Moswen Taylor	\$1,159.13
Rachael Klevis	\$1,150.31
Joey Kennedy	\$1,143.92
Judy Fox	\$1,104.60
Laura Hendrix	\$1,101.29
Valerie Capano	\$1,099.70
Jasmine Tirado	\$1,099.16
Joshua Lieberman	\$1,099.05
Curtis Proebstel	\$1,090.91
Rosa Ngolo-Grubb	\$1,088.14
Lita Lameko	\$1,076.52
Raphael Bouchereau	\$1,075.79
Joanne Khau	\$1,073.77
Andrea Jeffery	\$1,071.46
Carolyn Goodridge	\$1,070.02
Stephen Perotti	\$1,066.97
Adriann Morales	\$1,065.97
William Reeves	\$1,065.17
Sean Hall	\$1,058.22
Paul Smoley	\$1,056.37
Timothy Hansen	\$1,056.31
Justin Germany	\$1,054.15
John Sparby	\$1,047.10
Eric Banyon	\$1,046.21
Sarah Worobec	\$1,042.46
Michelle Walker	\$1,042.09
Maijargal Sukhbaatar	\$1,038.73
Benjamin Vondrak	\$1,030.56
Brian Conklin	\$1,029.62
William Lavimoniere	\$1,028.00
Annette Malveaux	\$1,026.30
William Gosselein	\$1,025.35

QUALIFIER	BONUS*
Xiaotian Yao	\$1,021.59
Marinela Achim	\$1,020.65
Bradley Kampmeier	\$1,015.13
Orett Nelson	\$1,003.62
Matthew Gonzales	\$1,002.97
Craig Miller	\$1,001.51
Stacie Dennis	\$997.28
Timothy Rooney	\$976.11
Grant Wahlig	\$971.23
Brett Sabol	\$961.23
Lorena Barriere	\$949.02
Michael Perkins	\$945.59
Yevgeniy Kashkin	\$944.59
Richard Greenberg	\$937.08
Benjamin Ainscough	\$932.93
Bradley Pleasant	\$932.75
Brett Gryska	\$926.82
Robert Kanaan	\$926.76
Angelica Desantos	\$921.85
Nicole Spoor	\$920.36
Charles Fossum	\$903.76
Sheila Reedy	\$896.54
Monique Worotny	\$894.41
Daniel Orr	\$894.17
Todd O'Neill	\$893.95
Phillip Hettle	\$893.61
William Gordon	\$890.95
Brenden Stewart	\$886.14
Janelle Davis	\$874.31
Timothy Clark	\$874.26
Maria Esposito	\$872.49
Robert White	\$862.61
Jesse Negywoda	\$857.77
Matthew Daley	\$846.24
Christina Larribeau	\$845.51
Raymond Lopez	\$844.76
Paul Samra	\$844.08
Asher Lavallee	\$842.90
Jeffrey Swistowicz	\$842.68
Walter Durant	\$838.95
Joseph Merola	\$838.70
Graham Komada	\$835.83
Charles Riggs	\$831.97
Matthe Laubenstein	\$831.71
Irene Rosas	\$830.33
Jorge Galvis	\$829.31
Robert Michaels	\$828.12
Democratis Pashalidis	\$821.25
Levar Morgan	\$820.19
Michael Boyer	\$813.84
Dustin Cresswell	\$813.13
David Phlui	\$811.78
Kimberly Eppinger	\$807.14
Jonathan Stuffer	\$807.04
Jeff Stanley	\$805.49
Barry Brown	\$803.35
Rosalie Zwicker	\$796.96
Darren Johnson	\$789.56
Roger Beals	\$757.46
Herbert Adams	\$748.70
Benjamin Foti	\$738.57
Ronald Marx	\$731.40
John Farley	\$720.98
Michael Dupree	\$720.68
Douglas Zigby	\$719.28
Shiju Pushpamangalam	\$651.59
Saeideh Nessar Ali	\$651.33
Jaymi Hendrickson	\$649.82
Evelyn Jeterdavis	\$649.26
Joseph Salutric	\$648.98
Joshua Kukuva	\$639.98
Chris Helmsold	\$639.41
Martha Souto	\$638.94
Gabriel Feldmann	\$635.75
Michael Little	\$635.63
Todd Engelson	\$631.38

Retention Bonus

QUALIFIER	BONUS*
Alan Perry	\$630.72
Hilary Shohoney	\$630.38
Heather McIlwraith	\$627.55
Benson Kim	\$626.46
Marino Baca	\$622.78
Ricardo Garavito	\$621.61
Rajnil Chand	\$620.46
Kevin Wilson	\$619.81
Daniel Armstrong	\$618.50
Nicholas McCleery	\$617.77
Jennifer Vela	\$617.29
Deborah Lucas	\$612.31
Amit Garg	\$608.60
Taina Lameko	\$607.30
Zara Banks	\$605.76
Sheryl Emmel	\$604.92
Christopher Keller	\$604.83
Deborah Dorn	\$604.12
William Chang	\$602.05
Kim Burton	\$601.77
Ekene Agwuenu	\$598.94
Tracey Phinney	\$597.52
David Williams	\$596.47
Stephen Roberts	\$593.69
Todd Houchins	\$591.99
Adele Chase	\$589.09
Daniel Pinschmidt	\$588.98
Nathan Murray	\$587.42
Brian Clark	\$586.86
Michael Norman	\$583.76
Charles Musholt	\$583.74
Anita Facundo	\$582.36
William Hickey	\$581.53
Susan Johnston	\$574.11
Kyriacos Davis	\$572.82
Jessica Hince	\$572.72
Zulfikar Bhukera	\$572.23
Raymond Risucci	\$571.97
Daven Hermosura	\$571.46
Ireneus Law	\$570.50
Rebecca Wedge	\$568.20
Mary Balista	\$566.60
Jamie Roshon	\$565.77
Dekpah Gueh	\$564.37
Delia Alonso	\$563.94
Kevin Smyth	\$562.80
Serguei Chichkine	\$560.51
Vincent LaRocca	\$548.12
David Guzman	\$518.71
Larhonda Hildebrandt	\$506.75
Rita Haidinger	\$495.66
Richard Davis	\$474.21
Alycia McDonie	\$471.93
Nader Mofti	\$469.59
William Sanders	\$469.51
Cynthia Sittig	\$467.39
Daniel Strader	\$466.24
Jared Mlinarich	\$463.62
Richard Correa	\$462.63
Hector Dessis	\$462.39
Tanya Clark	\$453.58
Nicholas Soboleski	\$451.15
Ryan Grant	\$450.17
Aaron Grissom	\$418.54
Patricio Mamaclay	\$418.49
Ronald Larivee	\$418.38
Scott Kuhlen	\$417.51
Laura Beshara	\$416.99
Thomas Castor	\$415.14
Jeffrey DiMedio	\$413.28
Rose Deacy	\$412.83
Christopher Carter	\$412.65
Jeffrey Lindholm	\$412.11
Brian Blair	\$412.02
Bentley Crain	\$411.48
Salman Quadri	\$411.36

QUALIFIER	BONUS*
Daniel Wilson	\$410.73
Carl Bradley	\$409.20
Vilena Montanaro	\$406.92
Sandra Lawless	\$406.88
Matthew Cartwright	\$404.45
Jerrell Thornton	\$403.71
Marcus Baum	\$403.44
Vanessa Nestor	\$400.12
Susan Rodriguez	\$397.56
Sadhana Shroff	\$397.36
Sasha Matthew	\$397.25
Pegah Sasaninia	\$397.02
David Ceracchi	\$396.35
Petko Petkov	\$395.49
Wayne Schultz	\$394.77
Jonathan VanHorn	\$394.09
Tuan Nguyen	\$393.42
Cynthia Kent	\$391.24
Twyman Traynum	\$391.18
Elise Mastrud	\$390.84
Jonathan Ward	\$390.68
Malisa Hinderliter	\$390.38
Richard Newman	\$389.82
Jennifer Barnes	\$389.20
Angela Schmitz	\$388.13
Patrick Larson	\$387.96
Charles Watson	\$386.44
Lorenzo Denovellis	\$385.02
Jesus Cardenas	\$384.88
Manson Lee	\$384.72
Nicholas Melo	\$383.99
Adrian Collie	\$383.63
Wally Nawbary	\$383.60
Candace Engelson	\$381.67
Brian Leavy	\$379.32
Thomas Hedgepath	\$378.22
Adrian Jones	\$284.96
Ryan Anderson	\$283.71
Dona Blake	\$271.23
Jason Pritt	\$267.11
Ronnie Newman	\$248.38
Michael Martindale	\$247.37
Nicolas Whitney	\$245.64
Emma Siy	\$244.73
Ami Panipinto	\$240.90
Kenneth Etienne	\$240.29
David Orange	\$238.32
Ashley Davis	\$236.31
Brian Tulowiecki	\$232.66
Zachary Smith	\$229.60
David Stearn	\$229.36
Thomas Beckner	\$225.70
Haniece Fearon	\$225.59
Christopher Georgiadis	\$225.06
Fatten Alramahi	\$220.56
Arthur Silva	\$219.73
Arianna Adames	\$219.37
Brandon Beaulieu	\$218.52
Olga Trevino	\$217.80
Ralph Jauregui	\$217.52
Zackiye Tembi	\$216.29
Brent Goble	\$214.61
Edward Milton	\$214.04
Derek Tam	\$213.22
Christopher Thompson	\$213.05
David Scheuermann	\$212.99
Michelle Gronok	\$212.99
Ran Tian	\$211.70
Christopher Boleware	\$208.57
Beverly Uschuk	\$206.22
Kieth Matesig	\$204.41
Joshua Harris	\$203.93
Garry Anderson	\$203.24
Joseph Nibley	\$200.36
Edwina Taft	\$199.72
Justin Foster	\$199.71

QUALIFIER	BONUS*
Jeffery King	\$199.30
Shelley Belcher	\$199.05
John Nuce	\$198.09
Jeremy Green	\$197.48
William Baker	\$197.40
Kelly Kyte	\$195.64
Flenard Jefferson	\$194.48
William Rathbun	\$194.33
Joshua Ashby	\$189.81
Misty Fulton	\$187.93
Mark Arjona	\$186.48
Heather Perez	\$184.56
Amanda Sell	\$184.49
Roxanne Engrav	\$184.48
Jennifer Hill	\$183.69
Chau Vuong	\$182.02
Katrice Hall	\$181.30
John Warburton	\$180.69
Edward Brown	\$179.95
Erika Rodriguez	\$178.85
Jie McComasgiao	\$178.80
Jeffrey Maranda	\$178.64
Jasvir Cheema	\$177.31
Xiaoyong Huang	\$176.88
Ronald Claggett	\$175.80
Rebecca Fischer	\$175.64
Joann Hettichleder	\$175.42
Yvette Matos	\$174.24
Anton Breytenbach	\$174.12
Karl Voll	\$174.07
Jason Planetta	\$173.65
Tammy Schroeder	\$173.07
Harold Shevlin	\$172.46
Carmine Cupo	\$171.71
Conor Muntz	\$171.44
Leonard Muhammad	\$169.37
Daniel Reische	\$169.06
Morgan Henshaw	\$168.76
Corinne Reid	\$167.62
Christopher Branch	\$167.06
Gary Weston	\$164.31
Joseph Ruben	\$164.24
Bruce Rice	\$164.16
Daniel Henry	\$163.48
Tyler Simmons	\$163.00
Adam Miller	\$162.55
Michael Jones	\$162.02
Krystle Hanson	\$161.04
Deanna Rader	\$160.98
David Sandoval	\$160.66
Mark Mocerri	\$160.36

Total Bonus Paid Out
\$537,437.61

BR Bonus

October Bonus Qualifiers

Qualifier	Bonus
Zachary Hart	\$4,417.53
Earnest Powers	\$3,561.46
Karl Schuckert	\$3,231.90
Melanie Cohen	\$3,106.23
Troy Plummer	\$2,824.65
Thomas VanOsdol	\$2,593.75
Roger Fung	\$2,568.01
Patrick Coughlin	\$2,488.91
Sara Geiger	\$2,480.05
Kim Burton	\$2,272.80
Jose Sanchez	\$2,244.42
Benjamin Foti	\$2,085.01
William Chang	\$2,073.22
Richard Barbour	\$2,035.73
Jason Mollo	\$2,029.26
Roger Beals	\$1,991.11
James Palmes	\$1,974.58
Todd Sahn	\$1,891.20
Taina Lameko	\$1,861.10
Hope Horne	\$1,849.38
Raphael Bouchereau	\$1,831.08
Edward Hanna	\$1,797.60
Tony Fox	\$1,795.15
Brian Allt	\$1,759.35
Kelly Pascal	\$1,717.00
Dustin Henderscheid	\$1,708.76
Democratis Pashalidis	\$1,706.69
Matthew Laughter	\$1,671.46
Garret Kun	\$1,670.66
Cheryl Foti	\$1,648.05
Jason Mayer	\$1,647.85
Doreen Ryan-Foti	\$1,631.54
Scott Primm	\$1,631.09
Larry Bolinske	\$1,605.01
Diego Arangopuerta	\$1,565.23
Rene Sanchez	\$1,563.93
Dawn McElwain	\$1,560.34
Michael Broker	\$1,506.88
Ricardo Garavito	\$1,397.68
Scott Sonnenberg	\$1,366.00
Meredith West	\$1,360.09
Winnie Kwok	\$1,346.08
Jim Bianchi	\$1,331.71
David Garrett	\$1,323.53
Steven Sequeira	\$1,321.81
Karen McQuoid	\$1,303.65
Mickenzie Linse	\$1,295.83
William Thompson	\$1,277.58
David Wang	\$1,277.09
Richard Refano	\$1,245.63
Corey Neff	\$1,240.78

Qualifier	Bonus
Phillip LaCross	\$1,229.32
Brian Luloff	\$1,218.82
Godley Varghese	\$1,218.40
Jason Harris	\$1,099.16
Jeff Ribman	\$1,076.52
Sarah Worobec	\$1,073.77
Scott Keeney	\$1,071.46
Rosa Ngologrubb	\$1,070.02
Erik Graham	\$1,065.97
Shara Valadez	\$1,046.21
Susan Johnston	\$1,042.09
Ray Sharples	\$1,028.00
Craig Strompf	\$1,026.30
Scott Rehberg	\$1,025.35
James Aalders	\$1,021.59
Robert Gerdes	\$1,015.13
David Solomonov	\$1,003.62
Benham Halali	\$996.41
Glenn Vandesande	\$982.19
Ryan Bisanz	\$981.18
Steven King	\$980.95
Richard Flores	\$972.08
Salvatore Giacchi	\$957.79
Brett Gryska	\$957.73
Amir Sedaghat	\$932.93
Renee Jeffries	\$932.75
Glyn Hurst	\$896.54
Bradford Geddes	\$894.41
Robert Kanaan	\$894.17
Bonnie Williams	\$893.95
Alfred Brenner	\$845.51
Bryan Davidson	\$838.70
Jesse Zwack	\$833.98
Lorraine Flakes	\$830.33
Donald Orban	\$826.62
Rodney Ward	\$813.84
Brandon Teter	\$813.13
Darcie Estes	\$811.78
Matthew Willrodt	\$811.33
Rachel Busher	\$807.14
Bradley Ellison	\$796.40
Greg Prasker	\$781.74
Dauschel Henderson	\$649.82
Justin Phillips	\$648.98
Daniel Phares	\$635.63
Bill Hayer	\$630.72
Emmanuel Villasenor	\$622.78
Harpreet Gujral	\$620.46
Matthew Melhorn	\$619.81
Mathew White	\$618.50
Thomas Stewart	\$617.77

Qualifier	Bonus
Matthew Gonzales	\$612.31
Bhupinder Atwal	\$608.60
Carla Miller	\$605.76
Jared Mlinarich	\$604.83
Michael Welsh	\$602.57
Melissa Lusk	\$597.52
Ryan Tucker	\$592.34
Christopher Stephens	\$589.09
Curt Snow	\$588.98
Robert Hamilton	\$587.42
Randy Teysier	\$583.74
Byron Paz	\$581.53
Samantha Chui	\$579.27
Ronald Imhof	\$577.52
David Ackerman	\$574.11
Rita Haidinger	\$572.72
Pamela Ladd	\$571.97
Matthew Hogan	\$565.77
Hurace Johnson	\$563.94
Jim Read	\$561.90
Eric Labossiere	\$560.51
Steven Strong	\$479.22
Robert Holmes	\$471.93
Steven Dichiaro	\$462.63
Craig Nugara	\$450.17
Aaron Harris	\$418.54
John Collins	\$418.49
Todd Engelson	\$416.99
Randolph Souliers	\$412.83
Freida Yakubov	\$406.92
Joseph Larsen	\$406.88
Matthew Nereng	\$404.45
Gleb Ostrovsky	\$403.71
Phillip Humbel	\$401.49
Ian Palmer	\$400.12
Susan Schreiber	\$397.56
Elaina Bosco	\$391.84
Cynthia Sittig	\$391.24
Brenden Stewart	\$390.84
Brandon Braun	\$390.38
James Brenneis	\$389.82
Agatha Safford	\$389.20
Raymond Lavrenz	\$388.13
Greg Stewart	\$384.88
Stephen Maloney	\$383.99
Michael Forcier	\$381.67
Lily Tchen	\$366.94
Edwin Menzies	\$345.53
Hector Dessis	\$284.96
Michael Thiel	\$283.71
Earle Harris	\$267.11

Qualifier	Bonus
Todd Krentzel	\$248.38
Nathan Snider	\$247.37
Laura Beshara	\$245.64
Jason Kidder	\$236.31
Stuart Parnell	\$229.60
John McGrath	\$229.36
Michael Libassi	\$225.70
Anthony Cannady	\$225.59
Jason Ryan	\$220.56
Laurence King	\$212.99
Jeremy Welch	\$208.57
Patricia Lee	\$206.22
David Lamb	\$204.41
Timothy Clark	\$203.24
Rosanne Landon	\$200.36
Ricardo Subero	\$199.72
Michael Laramie	\$199.71
Robert Dunn	\$197.40
Aunjel Faucheux	\$195.64
Patrick Duray	\$187.93
Ryan Stenglein	\$186.48
Travis Nadeau	\$184.48
Cathy Thompson	\$181.30
Vann Durham	\$180.69
Tim Schroeder	\$179.95
Susan Bergh	\$178.80
Jason Young	\$178.64
Grant Johnson	\$177.31
Natalie Linker	\$175.64
Gershon Klein	\$175.42
Melissa Perez	\$174.24
John Bulezca	\$174.12
Matthew Sommers	\$174.07
Matthew Davison	\$173.65
Theresa Romano	\$171.71
Lisa Roemer	\$171.44
Wayne Schultz	\$169.37
Bianca Zaragoza	\$169.06
Philip Anderson	\$168.76
Bradley Pleasant	\$167.06
Keith Campbell	\$164.24
Bradley Weigand	\$164.16
Sarah Sweeney	\$163.48
Kris Barron	\$162.55
Tracy Haden	\$160.98
Mark Mocerri	\$160.36

Total Bonuses Paid Out

\$175,642.44

